



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name WESTERN ALLIANCE BANCORPORATION

City/State PHOENIX, AZ

Bank Holding Company Information

Federal Reserve District: 12
 Consolidated Assets (\$000): 36,461,042
 Peer Group Number: 1 Number in Peer Group: 128
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WESTERN ALLIANCE BANCORPORATION](#)
[ONE EAST WASHINGTON STREET, SUITE 1400](#)

[PHOENIX, AZ 85004](#)

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BHC Name _____ City/State _____

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	31,284,682	24,903,129	21,320,475	18,863,119	
Net income (\$000)	506,641	499,171	435,788	325,492	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.82	2.77	93	4.28	3.01	94	4.41	3.08	93	4.38	2.92	93			
+ Non-interest income	0.22	1.21	3	0.21	1.32	4	0.26	1.31	5	0.23	1.35	3			
- Overhead expense	1.58	2.57	9	1.92	2.69	18	2	2.71	15	1.91	2.72	12			
- Provision for credit losses	0.40	0.51	32	0.07	0.15	31	0.11	0.14	45	0.09	0.16	32			
+ Securities gains (losses)	0	0.02	32	0.01	0.01	74	-0.04	0	5	0.01	0.01	68			
+ Other tax equivalent adjustments	0.02	0	97	0.01	0	88	0.01	0	92	0.01	0	88			
= Pretax net operating income (tax equivalent)	2.11	1.04	96	2.54	1.56	94	2.52	1.57	95	2.63	1.43	97			
Net operating income	1.62	0.81	96	2	1.19	97	2.04	1.24	95	1.73	0.89	95			
Net income	1.62	0.82	95	2	1.19	97	2.04	1.24	95	1.73	0.90	95			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.30	3.55	89	5.37	4.41	89	5.25	4.24	91	5	3.80	90			
Interest expense	0.32	0.52	22	0.79	1.08	32	0.58	0.86	27	0.34	0.60	22			
Net interest income (tax equivalent)	3.99	3.01	91	4.57	3.33	93	4.67	3.38	92	4.66	3.19	93			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.27	19	0.02	0.21	11	0.07	0.22	27	0.01	0.24	10			
Earnings coverage of net loan and lease losses (X)	50.45	22.91	87	182.08	24.40	93	51.61	21.75	88	246.36	19.67	97			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.03	1.58	16	0.80	0.83	47	0.86	0.90	47	0.93	0.98	44			
Allowance for loan and lease losses / Total loans and leases	1.03	1.55	17	0.79	0.81	49	0.86	0.89	47	0.93	0.96	45			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.71	30	0.33	0.57	25	0.26	0.61	11	0.48	0.72	28			
30-89 days past due loans and leases / Total loans and leases	0.04	0.39	3	0.07	0.43	6	0.09	0.44	10	0.07	0.47	8			
Liquidity and Funding															
Net noncore funding dependence	-5.34	3.20	27	6.01	14.45	25	7	16.62	21	10.24	17.03	33			
Net short-term noncore funding dependence	-5.52	-4.76	41	5.81	3.38	52	6.75	4.66	47	9.73	4.83	61			
Net loans and leases / Total assets	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83	73.56	62.73	77			
Capitalization															
Tier 1 leverage ratio	9.19	9.13	52	10.63	9.76	75	10.95	9.71	84	10.26	9.53	75			
Holding company equity capital / Total assets	9.36	11.16	24	11.25	12.43	36	11.31	12.22	45	10.97	11.94	44			
Total equity capital (including minority interest) / Total assets	9.36	11.29	23	11.25	12.57	33	11.31	12.27	43	10.97	12.01	41			
Common equity tier 1 capital / Total risk-weighted assets	9.92	12.38	10	10.61	12.17	26	10.69	12.12	30	10.42	12.19	25			
Net loans and leases / Equity capital (X)	7.84	5.58	86	6.95	5.21	84	6.72	5.29	78	6.71	5.27	78			
Cash dividends / Net income	19.98	42.30	20	10.28	33.12	13	0	27.31	5	0	31.29	5			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	35.94	16.68	90	16.06	9.26	80	13.68	7	84	18.19	8.28	83			
Equity capital	13.15	6.99	80	15.42	10.49	78	17.22	7.89	82	17.88	10.18	80			
Net loans and leases	27.77	9.07	87	19.35	9.10	85	17.41	7.89	86	14.29	9.38	76			
Noncore funding	-36	-12.18	22	-3.83	6.59	34	-15.48	10.67	10	47.51	5.59	87			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	5.06	13.56	35	5.56	13.04	45	5.75	13.37	47	7.12	12.69	49			
Equity investment in subsidiaries / Equity capital	103.80	102.81	58	103.28	103.22	54	101.31	103.10	46	106.23	102.10	69			
Cash from ops + noncash items + op expense / Op expense + dividends	139.24	147.24	56	187.65	190.27	54	486.23	174.91	96	448.37	148.20	97			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,137,095	1,087,658	907,765	744,189		4.55	142.11
Income from lease financing receivables.....	7,173	5,412	2,812	3,321		32.54	6.14
Fully taxable income on loans and leases.....	1,098,474	1,041,515	861,447	707,696		5.47	144.69
Tax-exempt income on loans and leases.....	45,794	51,555	49,130	39,814		-11.17	66.62
Estimated tax benefit on income on loans and leases.....	14,447	19,069	18,097	31,844		-24.24	-38.65
Income on loans and leases (tax equivalent).....	1,158,715	1,112,139	928,674	779,354		4.19	131.76
Investment interest income (tax equivalent).....	126,283	121,915	117,395	98,776		3.58	145.59
Interest on balances due from depository institutions.....	3,564	12,314	7,312	6,874		-71.06	443.29
Interest income on other earning assets.....	1,596	3,771	3,910	2,498		-57.68	-67.99
Total interest income (tax equivalent).....	1,290,158	1,250,139	1,057,291	887,502		3.20	131.61
Interest on time deposits of \$250K or more.....	9,130	14,303	9,180	4,881		-36.17	
Interest on time deposits < \$250K.....	17,438	27,581	14,738	7,023		-36.78	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	43,801	116,521	66,546	30,061		-62.41	206.73
Interest on other borrowings and trading liabilities.....	3,535	7,101	8,892	3,832		-50.22	-55.35
Interest on subordinated debt and mandatory convertible securities.....	20,987	19,127	18,248	15,052		9.72	635.10
Total interest expense.....	94,891	184,633	117,604	60,849		-48.61	191.36
Net interest income (tax equivalent).....	1,195,267	1,065,506	939,687	826,653		12.18	127.90
Non-interest income.....	68,480	51,968	54,698	43,227		31.77	113.16
Adjusted operating income (tax equivalent).....	1,263,747	1,117,474	994,385	869,880		13.09	127.05
Overhead expense.....	493,249	479,291	425,982	361,167		2.91	87.14
Provision for credit losses.....	123,587	18,500	23,000	17,250			3762.09
Securities gains (losses).....	230	3,152	-7,656	2,343		-92.70	-62.60
Other tax equivalent adjustments.....	7,704	2,946	2,983	2,387		161.51	221.27
Pretax net operating income (tax equivalent).....	658,627	632,266	537,119	496,193		4.17	124.93
Applicable income taxes.....	115,914	105,055	74,540	126,325		10.34	80.29
Tax equivalent adjustments.....	36,072	28,040	26,791	44,376		28.64	5.22
Applicable income taxes (tax equivalent).....	151,986	133,095	101,331	170,701		14.19	54.18
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	506,641	499,171	435,788	325,492		1.50	160.83
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	506,641	499,171	435,788	325,492		1.50	160.83
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	506,641	499,171	435,788	325,492		1.50	160.83
Investment securities income (tax equivalent).....	126,283	121,915	117,395	98,776		3.58	145.59
US Treasury and agency securities (excluding mortgage-backed securities).....	55	958	1,467	1,593		-94.26	-80.50
Mortgage-backed securities.....	60,997	76,304	75,307	61,385		-20.06	127.19
All other securities.....	65,231	44,653	40,621	35,798		46.08	168.56
Cash dividends declared.....	101,237	51,330	0	0		97.23	13398.27
Common.....	101,237	51,330	0	0		97.23	
Preferred.....	0	0	0	0			-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	4.12	3.27	92	5.02	4	92	4.96	3.87	93	4.70	3.47	91			
Less: Interest expense	0.30	0.48	24	0.74	0.98	33	0.55	0.79	28	0.32	0.55	26			
Equals: Net interest income (tax equivalent)	3.82	2.77	93	4.28	3.01	94	4.41	3.08	93	4.38	2.92	93			
Plus: Non-interest income	0.22	1.21	3	0.21	1.32	4	0.26	1.31	5	0.23	1.35	3			
Equals: adjusted operating income (tax equivalent)	4.04	4.04	55	4.49	4.41	58	4.66	4.46	64	4.61	4.33	69			
Less: Overhead expense	1.58	2.57	9	1.92	2.69	18	2	2.71	15	1.91	2.72	12			
Less: Provision for credit losses	0.40	0.51	32	0.07	0.15	31	0.11	0.14	45	0.09	0.16	32			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	34	0.01	0.01	74	-0.04	0	5	0.01	0.01	69			
Plus: other tax equivalent adjustments	0.02	0	97	0.01	0	88	0.01	0	92	0.01	0	88			
Equals: Pretax net operating income (tax equivalent)	2.11	1.04	96	2.54	1.56	94	2.52	1.57	95	2.63	1.43	97			
Less: Applicable income taxes (tax equivalent)	0.49	0.23	93	0.53	0.36	88	0.48	0.33	87	0.90	0.55	88			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	1.62	0.81	96	2	1.19	97	2.04	1.24	95	1.73	0.89	95			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.62	0.82	95	2	1.19	97	2.04	1.24	95	1.73	0.90	95			
Memo: Net income (last four quarters)	1.62	0.82	95	2	1.19	97	2.04	1.24	95	1.73	0.91	95			
Net income—BHC and noncontrolling (minority) interest	1.62	0.83	95	2	1.20	97	2.04	1.25	95	1.73	0.91	95			
Margin Analysis															
Average earning assets / Average assets	95.87	92.32	88	93.53	91.05	77	94.46	91.48	81	94.11	91.61	78			
Average interest-bearing funds / Average assets	52.30	64.06	8	54.35	65.57	11	51.91	65.56	8	51.59	65.75	7			
Interest income (tax equivalent) / Average earning assets	4.30	3.55	89	5.37	4.41	89	5.25	4.24	91	5	3.80	90			
Interest expense / Average earning assets	0.32	0.52	22	0.79	1.08	32	0.58	0.86	27	0.34	0.60	22			
Net interest income (tax equivalent) / Average earning assets	3.99	3.01	91	4.57	3.33	93	4.67	3.38	92	4.66	3.19	93			
Yield or Cost															
Total loans and leases (tax equivalent)	4.79	4.27	78	5.85	5.09	86	5.84	4.95	89	5.64	4.52	88			
Interest-bearing bank balances	0.32	0.27	68	2.65	2.04	81	2.20	1.64	85	1.87	1.05	95			
Federal funds sold and reverse repos	0.96	0.68	74	2.33	2.44	55	2.27	2.17	64		1.41				
Trading assets		0.60			0.99			1.11		0	1.11	17			
Total earning assets	4.21	3.51	86	5.26	4.36	89	5.13	4.20	90	4.76	3.73	89			
Investment securities (tax equivalent)	2.91	2.25	91	3.40	2.76	88	3.12	2.68	80	3.04	2.47	83			
US Treasury and agency securities (excluding mortgage-backed securities)	13.75	1.75	99	2.85	2.32	83	2.59	2.05	83	2.35	1.62	88			
Mortgage-backed securities	2.23	2.05	66	2.91	2.61	87	2.91	2.50	89	2.50	2.23	74			
All other securities	3.94	3.24	78	4.11	4.06	67	4.36	4.20	75	4.20	3.66	72			
Interest-bearing deposits	0.40	0.53	39	0.80	1.10	28	0.54	0.81	26	0.29	0.49	25			
Time deposits of \$250K or more	1.37	1.42	40	2.03	1.96	54	1.44	1.44	48						
Time deposits < \$250K	1.29	1.36	44	1.87	1.82	48	1.29	1.29	47						
Other domestic deposits	0.32	0.36	46	1.08	0.93	65	0.77	0.67	66						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.51	0.62	56	1.72	1.86	45	1.17	1.51	38	0.15	0.94	10			
Other borrowed funds and trading liabilities	0.37	1.50	7	1.42	2.38	8	2	2.28	31	1.88	1.77	55			
All interest-bearing funds	0.58	0.74	34	1.36	1.49	44	1.06	1.19	43	0.63	0.82	34			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	68,480	51,968	54,698	43,227	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	21,609	22,090	21,184	19,392	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	156	0	0	0	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	211	336	429	277	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	-184	-3,128	2,629	1,025	
Other non-interest income	46,688	32,670	30,456	22,533	
Total overhead expenses	493,249	479,291	425,982	361,167	
Personnel expense	303,583	279,274	253,238	214,344	
Net occupancy expense	34,166	32,507	29,404	27,860	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	1,619	1,547	1,594	2,074	
Other operating expenses	153,881	165,963	141,746	116,889	
Fee income on mutual funds and annuities	156	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,937	1,865	1,813	1,747	
Average personnel expense per employee	156.73	149.74	139.68	122.69	
Average assets per employee	16,151.10	13,352.88	11,759.78	10,797.43	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.23	2.02	27	0	2.72	10	0	3.08	7	0	2.85	9			
Overhead expenses / Net Interest Income + non-interest income	39.93	62.28	3	43.88	61.29	4	43.89	60.88	5	43.62	63.61	5			
Percent of Average Assets															
Total overhead expense	1.58	2.57	9	1.92	2.69	18	2	2.71	15	1.91	2.72	12			
Personnel expense	0.97	1.30	19	1.12	1.41	26	1.19	1.44	26	1.14	1.42	24			
Net occupancy expense	0.11	0.26	7	0.13	0.28	7	0.14	0.28	9	0.15	0.29	11			
Other operating expenses	0.50	0.94	10	0.67	0.97	26	0.67	0.97	19	0.63	1	11			
Overhead less non-interest income	1.36	1.25	57	1.72	1.32	76	1.74	1.38	73	1.69	1.34	74			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	39.03	61.82	2	42.89	60.64	4	42.84	60.37	5	41.52	62.73	2			
Personnel expense	24.02	32.36	13	24.99	32.39	17	25.47	32.51	17	24.64	32.93	16			
Net occupancy expense	2.70	6.58	5	2.91	6.52	7	2.96	6.48	7	3.20	6.70	9			
Other operating expenses	12.30	22.28	3	14.99	21.20	11	14.41	20.90	6	13.68	22.41	2			
Total non-interest income	5.42	28.83	3	4.65	29.23	2	5.50	28.50	3	4.97	31.08	3			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12			
Service charges on domestic deposit accounts	1.71	3.27	26	1.98	3.88	27	2.13	4.15	28	2.23	4.28	30			
Trading revenue	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28			
Investment banking fees and commissions	0.01	2.46	13	0	3.54	5	0	3.42	5	0	3.62	5			
Insurance activities revenue	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0.02	0.01	56	0.03	0.28	38	0.04	0.65	28	0.03	0.60	27			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	-0.01	3.92	10	-0.28	1.86	6	0.26	1.61	22	0.12	1.67	22			
Other non-interest income	3.69	9.65	11	2.92	10.04	7	3.06	9.86	6	2.59	10.77	5			
Overhead less non-interest income	33.61	31.93	51	38.24	31.06	68	37.34	31.46	63	36.55	31.19	65			
Applicable income taxes / Pretax net operating income (tax equivalent)	17.60	18.63	36	16.62	20.56	19	13.88	19.04	16	25.46	32.99	25			
Applicable income tax + TE / Pretax net operating income + TE	23.08	21.18	61	21.05	23.23	30	18.87	21.56	20	34.40	37.95	37			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	12,365,507	11,335,425	9,560,425	7,875,035		9.09	121.14
Commercial and industrial loans	7,635,774	5,221,832	4,358,522	4,012,903		46.23	139.26
Loans to individuals	10,427	10,983	14,355	16,895		-5.06	-29.89
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	310	143	930	852		116.78	-87.92
Other loans and leases	7,041,000	4,554,913	3,776,397	3,188,250		54.58	201.40
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	27,053,018	21,123,296	17,710,629	15,093,935		28.07	142.92
Less: Allowance for loan and lease losses	278,954	167,797	152,717	140,050		66.24	134.28
Net loans and leases	26,774,064	20,955,499	17,557,912	14,953,885		27.77	143.01
Debt securities that reprice or mature in over 1 year	4,921,785	3,785,903	3,521,304	3,597,218		30.00	178.05
Mutual funds and equity securities	167,275	138,701	115,061	103,813		20.60	14.63
Subtotal	31,863,124	24,880,103	21,194,277	18,654,916		28.07	146.36
Interest-bearing bank balances	2,497,521	248,619	318,519	235,577		904.56	2646.61
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	348,615	45,514	58,589	53,538		665.95	424.08
Trading assets	0	0	0	0			-100.00
Total earning assets	34,716,130	25,174,236	21,571,385	18,944,031		37.90	165.16
Non-interest-bearing cash and due from depository institutions	174,195	185,977	180,053	181,191		-6.34	30.28
Premises, fixed assets, and leases	193,784	192,428	117,306	116,612		0.70	64.80
Other real estate owned	1,436	13,850	17,924	28,540		-89.63	-96.73
Investment in unconsolidated subsidiaries	2,525	2,524	2,524	2,524		0.04	0.04
Intangible and other assets	1,379,761	1,252,933	1,220,294	1,056,187		10.12	55.93
Total assets	36,461,042	26,821,948	23,109,486	20,329,085		35.94	155.42
Quarterly average assets	34,593,508	26,408,103	22,502,727	19,921,961		31.00	147.42
Average loans and leases (YTD)	24,208,925	19,019,088	15,894,905	13,822,416		27.29	142.58
Memoranda							
Loans held-for-sale	0	21,803	0	0		-100.00	-100.00
Loans not held-for-sale	27,053,018	21,101,493	17,710,629	15,093,935		28.20	143.44
Real estate loans secured by 1-4 family	2,434,596	2,147,664	1,204,355	425,940		13.36	653.89
Commercial real estate loans	9,922,734	9,177,426	8,350,089	7,442,842		8.12	88.56
Construction and land development	2,431,281	1,904,904	2,114,684	1,612,882		27.63	115.98
Multifamily	192,288	221,416	161,591	201,442		-13.16	7.45
Nonfarm nonresidential	7,299,165	7,051,106	6,073,814	5,628,518		3.52	84.43
Real estate loans secured by farmland	8,177	10,335	5,981	6,253		-20.88	28.33
Total investment securities	5,444,545	3,970,118	3,694,954	3,754,569		37.14	174.63
U.S. Treasury securities	0	999	1,984	2,482		-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	10,000	38,188	61,462		-100.00	
Municipal securities	1,748,880	1,047,734	841,573	765,960		66.92	422.32
Mortgage-backed securities	3,077,916	2,635,541	2,554,824	2,666,895		16.78	112.10
Asset-backed securities	153,757	10,142	15,327	21,857		1416.04	1428.40
Other debt securities	296,717	127,001	127,997	132,100		133.63	689.88
Mutual funds and equity securities	167,275	138,701	115,061	103,813		20.60	14.63
Available-for-sale securities	4,708,511	3,346,310	3,276,988	3,499,519		40.71	137.50
U.S. Treasury securities	0	999	1,984	2,482		-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	10,000	38,188	61,462		-100.00	
Municipal securities	1,180,121	562,627	538,668	510,910		109.75	252.45
Mortgage-backed securities	3,077,916	2,635,541	2,554,824	2,666,895		16.78	112.10
Asset-backed securities	153,757	10,142	15,327	21,857		1416.04	1428.40
Other debt securities	296,717	127,001	127,997	132,100		133.63	689.88
Mutual funds and equity securities	0	0	0	103,813			-100.00
Held-to-maturity securities appreciation (depreciation)	43,064	31,154	-4,257	1,264		38.23	
Available-for-sale securities appreciation (depreciation)	122,151	28,382	-62,900	-15,882		330.38	640.80
Structured notes, fair value	0	0	0	0			
Pledged securities	778,019	962,490	766,869	913,725		-19.17	-6.29

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	13,463,294	8,537,905	7,456,141	7,433,962		57.69	228.86
NOW, ATS and transaction accounts	4,396,374	2,760,865	2,555,609	1,592,035		59.24	2654.17
Time deposits less brokered deposits) < \$250K	532,873	603,634	487,021	-164,927		-11.72	
MMDA and other savings accounts	12,413,361	9,120,748	7,330,709	6,325,150		36.10	101.34
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	30,805,902	21,023,152	17,829,480	15,186,220		46.53	193.42
Time deposits of \$250K or more	569,800	721,057	629,721	683,904		-20.98	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	16,006	16,675	278,411	26,017		-4.01	-58.05
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	5,000	0	235,000	390,000			-96.67
Other borrowings w/remaining maturity over 1 year	0	0	0	0			
Brokered deposits < \$250K	554,759	1,052,284	718,246	1,102,408		-47.28	
Noncore funding	1,145,565	1,790,016	1,861,378	2,202,329		-36.00	-33.39
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	548,671	393,563	360,458	376,905		39.41	160.86
Other liabilities	547,410	598,469	444,436	333,933		-8.53	115.11
Total liabilities	33,047,548	23,805,200	20,495,752	18,099,387		38.82	160.55
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	10	10	10	10		0.00	0.00
Common surplus	1,390,923	1,374,141	1,417,724	1,424,540		1.22	6.45
Retained earnings	2,001,439	1,680,317	1,282,705	848,466		19.11	662.05
Accumulated other comprehensive income	92,257	25,008	-33,622	-3,145		268.91	314.45
Other equity capital components	-71,135	-62,728	-53,083	-40,173			
Total holding company equity capital	3,413,494	3,016,748	2,613,734	2,229,698		13.15	114.48
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	3,413,494	3,016,748	2,613,734	2,229,698		13.15	114.48
Total liabilities and capital	36,461,042	26,821,948	23,109,486	20,329,085		35.94	155.42
Memoranda							
Non-interest-bearing deposits	13,463,294	8,537,905	7,456,141	7,433,962		57.69	228.86
Interest-bearing deposits	18,467,167	14,258,588	11,721,306	9,538,570		29.52	132.68
Total deposits	31,930,461	22,796,493	19,177,447	16,972,532		40.07	165.41
Long-term debt that reprices within 1 year	75,000	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,016,748	2,613,734	2,229,698	1,891,529			
Accounting restatements	-24,947	0	0	538			
Net income	506,641	499,171	435,788	325,492			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	-42,553	-93,812	-9,423	24,400			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	8,407	9,646	12,910	13,811			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	101,237	51,330	0	0			
Change in other comprehensive income	67,249	58,631	-29,419	1,550			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	3,413,494	3,016,748	2,613,734	2,229,698			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	33.91	36.22	38	42.26	37.78	50	41.37	37.19	50	38.74	35.54	52			
Commercial and industrial loans	20.94	13.52	85	19.47	12.02	80	18.86	12.85	74	19.74	12.62	77			
Loans to individuals	0.03	3.40	6	0.04	4.20	7	0.06	4.31	6	0.08	4.47	10			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans	0	0.19	27	0	0.24	24	0	0.30	31	0	0.21	37			
Other loans and leases	19.31	4.63	96	16.98	5.01	95	16.34	5	96	15.68	5.10	97			
Net loans and leases	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83	73.56	62.73	77			
Debt securities over 1 year	13.50	15.55	39	14.11	14.60	53	15.24	14.63	57	17.69	14.83	65			
Mutual funds and equity securities	0.46	0.05	97	0.52	0.06	98	0.50	0.06	97	0.51	0.06	95			
Subtotal	87.39	78.16	88	92.76	79.65	97	91.71	79.97	97	91.76	79.31	97			
Interest-bearing bank balances	6.85	7.51	49	0.93	3.06	23	1.38	3.04	37	1.16	3.46	31			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0.96	1.68	40	0.17	1.91	12	0.25	1.96	20	0.26	1.86	19			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15			
Total earning assets	95.21	91.05	96	93.86	89.53	91	93.34	89.74	85	93.19	89.84	81			
Non-interest cash and due from depository institutions	0.48	1.07	11	0.69	1.14	20	0.78	1.21	21	0.89	1.22	27			
Other real estate owned															
Other real estate owned	0	0.02	28	0.05	0.03	75	0.08	0.04	78	0.14	0.05	89			
All other assets	4.33	7.82	7	5.45	9.27	12	5.88	8.98	19	5.92	8.86	19			
Memoranda															
Short-term investments	7.81	11.17	37	1.10	7.63	9	1.63	7.80	20	1.42	8.69	13			
U.S. Treasury securities	0	0.84	17	0	1.03	30	0.01	1.04	37	0.01	1.02	36			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0.04	0.54	30	0.17	0.69	48	0.30	0.75	54			
Municipal securities	4.80	1.69	85	3.91	1.34	84	3.64	1.62	81	3.77	1.60	81			
Mortgage-backed securities	8.44	11.75	37	9.83	11.44	39	11.06	11.13	51	13.12	11.06	66			
Asset-backed securities	0.42	0.32	74	0.04	0.28	59	0.07	0.33	62	0.11	0.30	66			
Other debt securities	0.81	0.42	76	0.47	0.39	69	0.55	0.41	73	0.65	0.38	76			
Loans held-for-sale	0	0.52	7	0.08	0.39	32	0	0.30	8	0	0.33	6			
Loans held for investment	74.20	61.72	86	78.67	63.50	90	76.64	63.93	84	74.25	62.63	80			
Real estate loans secured by 1-4 family	6.68	11.91	28	8.01	13.29	29	5.21	13.46	20	2.10	13.44	11			
Revolving	0.78	1.66	31	0.74	2.07	30	0.37	2.27	21	0.40	2.40	22			
Closed-end, secured by first liens	5.88	9.81	31	7.24	10.69	33	4.80	10.57	25	1.65	10.35	11			
Closed-end, secured by junior liens	0.01	0.22	13	0.03	0.28	19	0.04	0.31	21	0.05	0.34	22			
Commercial real estate loans	27.21	22.22	61	34.22	22.23	76	36.13	21.58	81	36.61	19.88	88			
Construction and land development	6.67	3.40	82	7.10	3.44	83	9.15	3.51	93	7.93	3.25	92			
Multifamily	0.53	3.12	13	0.83	3.01	21	0.70	2.72	19	0.99	2.54	33			
Nonfarm nonresidential	20.02	14.72	68	26.29	14.69	84	26.28	14.44	84	27.69	13.30	94			
Real estate loans secured by farmland	0.02	0.33	36	0.04	0.36	40	0.03	0.41	38	0.03	0.32	44			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	45.71	57.15	27	53.66	57.46	41	53.98	56.49	44	52.17	54.84	45			
Real estate loans secured by 1-4 family	9	19.43	20	10.17	20.75	20	6.80	21.10	10	2.82	21.45	10			
Revolving	1.06	2.64	27	0.94	3.15	26	0.48	3.50	18	0.54	3.77	20			
Closed-end	7.94	16.59	21	9.23	17.39	22	6.32	17.39	17	2.29	17.41	10			
Commercial real estate loans	36.68	34.63	48	43.45	33.52	64	47.15	32.14	75	49.31	29.99	84			
Construction and land development	8.99	5.26	79	9.02	5.09	78	11.94	5.20	89	10.69	4.90	88			
1-4 family	2.16	0.93	79	2.42	0.94	82	3.53	1.02	92	2.65	0.89	86			
Other	6.83	4.19	79	6.60	4.02	76	8.41	4.05	87	8.04	3.90	86			
Multifamily	0.71	4.96	8	1.05	4.69	15	0.91	4.10	14	1.33	3.84	25			
Nonfarm nonresidential	26.98	22.93	58	33.38	22.15	74	34.29	21.40	78	37.29	20.03	88			
Owner-occupied	7.04	7.68	50	9.94	7.72	62	11.77	8.03	73	13.20	7.58	84			
Other	19.94	14.95	66	23.44	14.34	81	22.52	13.38	84	24.09	12.45	89			
Real estate loans secured by farmland	0.03	0.54	34	0.05	0.55	38	0.03	0.63	36	0.04	0.51	44			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	28.23	22.17	73	24.72	19.53	71	24.61	20.32	67	26.59	20.53	68			
Loans to individuals	0.04	6.13	6	0.05	7.13	6	0.08	7.36	5	0.11	7.61	8			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	40			
Agricultural loans	0	0.32	25	0	0.37	23	0.01	0.46	29	0.01	0.33	34			
Other loans and leases	26.03	9.09	90	21.56	9.85	84	21.32	9.66	89	21.12	10.32	88			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	365.33	381.27	41	385.14	391.26	44	369.98	379.80	45	365.64	366.85	50			
Real estate loans secured by 1-4 family	71.93	125.03	28	72.97	138.18	27	46.61	137.84	16	19.78	138.55	10			
Revolving	8.44	17.42	32	6.72	21.26	29	3.27	23.33	19	3.76	25.05	21			
Closed-end	63.49	106.14	31	66.25	115.20	29	43.33	112.79	20	16.02	111.69	8			
Commercial real estate loans	293.16	234.65	60	311.82	229.44	66	323.14	219.72	70	345.57	204.45	79			
Construction and land development	71.83	35.62	83	64.72	34.95	77	81.84	35.36	90	74.89	32.91	90			
1-4 family	17.24	6.34	84	17.37	6.61	85	24.21	7.04	91	18.56	6.16	85			
Other	54.59	28.16	85	47.35	27.32	76	57.62	27.26	87	56.33	26.01	87			
Multifamily	5.68	32.74	13	7.52	31.04	18	6.25	27.85	18	9.35	25.95	30			
Nonfarm nonresidential	215.65	155.06	67	239.57	152.10	77	235.05	147.22	77	261.33	137.03	85			
Owner-occupied	56.30	52.37	56	71.32	53.07	67	80.70	54.89	70	92.50	51.62	81			
Other	159.34	100.54	75	168.26	97.41	79	154.35	91.80	79	168.83	84.09	85			
Real estate loans secured by farmland	0.24	3.44	35	0.35	3.60	39	0.23	4.02	37	0.29	3.31	43			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	225.59	139.91	85	177.42	122.02	76	168.67	128.82	67	186.32	126.55	72			
Loans to individuals	0.31	37.47	8	0.37	43.51	7	0.56	42.67	6	0.78	44.83	9			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0.01	5.73	40			
Agricultural loans	0.01	1.88	26	0	2.18	23	0.04	2.72	29	0.04	1.88	37			
Other loans and leases	208.02	49.54	96	154.76	52.44	92	146.14	51.79	94	148.03	52.78	94			
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.85	27.32	57	35.08	26.45	68	36.43	24.79	79	37.14	23.09	82			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	254.53	183.76	73	251.77	178.57	71	249.69	167.93	73	260.28	156.17	81			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	310.83	240.85	64	323.09	236.10	69	330.39	225.98	72	352.79	210.40	80			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	7.81	11.17	37	1.10	7.63	9	1.63	7.80	20	1.42	8.69	13			
Liquid assets	11.64	26.22	11	7.28	22.44	3	9.39	22.72	5	11.21	24.04	8			
Investment securities	14.93	17.85	37	14.80	16.99	44	15.99	17.27	48	18.47	17.35	55			
Net loans and leases	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83	73.56	62.73	77			
Net loans, leases and standby letters of credit	73.92	62.48	82	78.70	64.84	88	76.80	65.07	83	74.06	63.89	77			
Core deposits	84.49	70.67	96	78.38	63.09	89	77.15	62.13	86	74.70	61.26	77			
Noncore funding	3.14	14.13	6	6.67	19.36	12	8.05	21.34	10	10.83	22.32	23			
Time deposits of \$250K or more	1.56	2.11	42	2.69	2.94	53	2.72	2.89	52	3.36	2.57	71			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0.04	1.47	24	0.06	1.94	20	1.20	1.97	51	0.13	2.23	20			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.04	0.54	41	0.06	0.48	37	1.20	0.54	65	0.13	0.73	33			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.01	1.24	21	0	3.01	1	1.02	3.67	26	1.92	3.96	34			
Earning assets that reprice within 1 year	50.53	39.38	79	42.82	39.29	61	45.41	40.29	70	42.31	41.61	53			
Interest-bearing liabilities that reprice within 1 year	4.16	8.20	26	8.42	10.19	44	7.39	10.01	41	7.17	8.46	49			
Long-term debt that reprices within 1 year	0.21	0.47	64	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	46.17	29.11	87	34.40	26.63	69	38.03	27.38	76	35.14	29.77	59			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.34	3.20	27	6.01	14.45	25	7	16.62	21	10.24	17.03	33			
Net short-term noncore funding dependence	-5.52	-4.76	41	5.81	3.38	52	6.75	4.66	47	9.73	4.83	61			
Short-term investment / Short-term noncore funding	262.01	184.19	72	16.90	77.77	21	20.85	66.46	31	13.73	74.86	14			
Liquid assets - short-term noncore funding / Nonliquid assets	9.80	28.18	22	0.85	16.97	19	1.72	16.04	26	0.96	18.16	27			
Net loans and leases / Total deposits	83.85	79.43	64	91.92	90.31	49	91.56	90.08	51	88.11	90.14	42			
Net loans and leases / Core deposits	86.91	88.34	56	99.68	103.93	48	98.48	105	41	98.47	105.65	47			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.36	1.57	55	1.12	0.72	71	-0.18	-0.82	59	0.06	-0.31	78			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.87	4.31	55	1.02	1.36	46	-2.59	-1.98	36	-0.79	-0.77	52			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	10.45	11.38	57	12.22	12.67	57	8.20	16.19	42	6.79	15.76	42			
Available-for-sale securities	86.48	87.23	37	84.29	85.40	37	88.69	81.88	53	93.21	84.24	57			
U.S. Treasury securities	0	4.72	16	0.03	6.15	28	0.05	6.99	36	0.07	6.96	34			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0.25	3.49	32	1.03	4.02	46	1.64	4.42	53			
Municipal securities	32.12	9.83	88	26.39	7.75	88	22.78	9.16	86	20.40	9.31	81			
Mortgage-backed securities	56.53	66.64	34	66.38	67.43	46	69.14	65.45	52	71.03	65.34	56			
Asset-backed securities	2.82	1.91	72	0.26	1.66	58	0.41	2.05	61	0.58	1.74	63			
Other debt securities	5.45	3.01	76	3.20	2.94	69	3.46	2.79	70	3.52	2.57	71			
Mutual funds and equity securities	3.07	0.35	97	3.49	0.40	96	3.11	0.42	96	2.76	0.51	92			
Debt securities 1 year or less	6.40	10.55	41	1.15	11.86	8	1.59	11.91	14	1.43	11.79	13			
Debt securities 1 to 5 years	28.05	17.03	75	34.47	17.94	79	2.17	19.18	16	7.86	18.80	36			
Debt securities over 5 years	62.35	69.86	34	60.89	66.02	36	93.13	64.73	89	87.95	64.73	80			
Pledged securities	14.29	35.67	24	24.24	30.57	46	20.75	33.30	40	24.34	34.58	39			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	867.64	183.32	93	-22	26.69	17	30.44	6.77	78	84.77	19.19	85			
Investment securities	37.14	23.62	75	7.45	11.75	55	-1.59	9.42	26	38.98	8.45	89			
Core deposits	46.53	26.88	89	17.91	11.23	75	17.41	7.29	84	15.23	12.19	63			
Noncore funding	-36	-12.18	22	-3.83	6.59	34	-15.48	10.67	10	47.51	5.59	87			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	9,716,754	8,651,329	7,794,053	6,004,910	
Commit: Secured commercial real estate loans	3,032,649	2,813,021	2,586,981	2,033,526	
Commit: Unsecured real estate loans	326,089	99,771	218,290	114,227	
Credit card lines (reported semiannually, June/Dec)	291,522	302,909	237,312	153,752	
Securities underwriting	0	0	0	0	
Standby letters of credit	177,960	153,743	190,681	101,430	
Commercial and similar letters of credit	8,913	22,035	199,480	60,536	
Securities lent	29,145	28,906	35,867	42,554	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	1,693,390	865,884	968,053	1,030,402	
Futures and forward foreign exchange	111,618	3,311	47,674	67,002	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	26.65	22.01	72	32.25	23.52	80	33.73	24.05	79	29.54	24.03	71			
Standby letters of credit	0.49	0.71	46	0.57	0.84	49	0.83	0.92	58	0.50	0.96	37			
Commercial and similar letters of credit	0.02	0.02	74	0.08	0.02	88	0.86	0.02	99	0.30	0.03	96			
Securities lent	0.08	0.18	82	0.11	0.40	80	0.16	0.62	80	0.21	0.75	81			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	4.95	48.62	13	3.24	68.47	13	4.40	65.81	19	5.40	75.35	23			
Interest rate contracts	4.64	34.36	17	3.23	47.31	14	4.19	43.84	20	5.07	53.66	23			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	4.64	20.83	24	3.23	28.86	17	4.19	26.74	22	5.07	25.60	29			
Foreign exchange contracts	0.31	6.01	65	0.01	10.12	47	0.21	10.92	56	0.33	9.40	58			
Futures and forward foreign exchange contracts	0.31	3.47	68	0.01	5.23	49	0.21	5.22	59	0.33	4.53	63			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	40.14	42.82	65	45.49	45.53	68	49.03	44.93	70	43.44	46.60	59			

BHC Name _____

City/State _____

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	1,805,008	869,195	1,015,727	1,097,404	
Interest rate contracts	1,693,390	865,884	968,053	1,030,402	
Foreign exchange contracts	111,618	3,311	47,674	67,002	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	111,618	3,311	47,674	67,002	
Written options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	1,693,390	865,884	968,053	1,030,402	
Held for trading					
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	1,693,390	865,884	968,053	1,030,402	
Foreign exchange contracts	111,618	3,311	47,674	67,002	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	1,805,008	869,195	1,015,726	1,096,698	
Over 1 year to 5 years	111,618	153,311	48,321	66,297	
Over 1 year to 5 years	1,024,846	23,083	152,875	150,821	
Over 5 years	668,544	692,801	814,530	879,580	
Gross negative fair value (absolute value)					
Held for trading	87,500	55,562	25,435	44,534	
Gross positive fair value					
Held for trading	4,158	1,877	2,637	3,631	
Non-traded	0	0	0	0	
Non-traded	4,158	1,877	2,637	3,631	
Current credit exposure on risk-based capital derivative contracts	3,534	1,847	241	806	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	93.82	94.10	29	99.62	93.44	50	95.31	92.91	40	93.89	92.20	38			
Foreign exchange contracts	6.18	3.49	82	0.38	3.20	55	4.69	3.39	74	6.11	3.53	77			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards															
Futures and forwards	6.18	14.05	47	0.38	13.49	16	4.69	12.78	42	6.11	13.23	44			
Written options															
Written options	0	8.18	6	0	5.91	6	0	6.60	7	0	6.68	6			
Exchange-traded															
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter															
Over-the-counter	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7			
Purchased options															
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16			
Exchange-traded															
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter															
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
Swaps	93.82	68.76	76	99.62	69.75	90	95.31	70.34	73	93.89	68.94	75			
Held for trading															
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17			
Interest rate contracts															
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17			
Foreign exchange contracts															
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded															
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82			
Interest rate contracts															
Interest rate contracts	93.82	53.82	66	99.62	52.22	74	95.31	50.60	69	93.89	51.23	70			
Foreign exchange contracts															
Foreign exchange contracts	6.18	0.46	93	0.38	0.34	78	4.69	0.57	92	6.11	0.60	91			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	100	91.48	75	100	93.86	75	100	94.47	70	99.94	95.63	71			
One year or less															
One year or less	6.18	32.05	24	17.64	32.17	44	4.76	32.51	23	6.04	31.96	21			
Over 1 year to 5 years															
Over 1 year to 5 years	56.78	27.06	91	2.66	30.45	17	15.05	31.16	27	13.74	31.85	25			
Over 5 years															
Over 5 years	37.04	29.56	58	79.71	28.09	92	80.19	28.71	94	80.15	29.43	93			
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	4.85	1.55	96	6.39	0.83	99	2.50	0.72	97	4.06	0.69	99			
Gross positive fair value															
Gross positive fair value	0.23	2.23	4	0.22	1.19	6	0.26	0.85	8	0.33	0.71	18			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.03	0.07	48	0.02	0.06	56	0.01	0.06	44	0.02	0.06	60			
Gross positive fair value (X)															
Gross positive fair value (X)	0	0.09	7	0	0.07	10	0	0.06	9	0	0.06	16			
Held for trading (X)															
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18			
Non-traded (X)															
Non-traded (X)	0	0.02	24	0	0.01	29	0	0.01	29	0	0.01	44			
Current credit exposure (X)															
Current credit exposure (X)	0	0.06	16	0	0.05	14	0	0.04	12	0	0.04	14			
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due															
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.85	15	0.01	0.73	14	0	0.53	11	0	0.53	14			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	167,797	152,717	140,050	124,704	
Gross losses	20,358	9,122	16,420	11,004	
Write-downs, transfers to loans held-for-sale	0	1,396	0	0	
Recoveries	5,907	5,702	6,087	9,100	
Net losses	14,451	3,420	10,333	1,904	
Provision for loan and lease losses	106,480	18,500	23,000	17,250	
Adjustments	19,128	0	0	0	
Ending balance	278,954	167,797	152,717	140,050	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.34	0.51	28	0.07	0.15	31	0.11	0.14	45	0.09	0.16	32			
Provision for loan and lease losses / Average loans and leases	0.44	0.82	24	0.10	0.24	29	0.14	0.24	38	0.12	0.28	28			
Provision for loan and lease losses / Net loan and lease losses	736.83	487.86	79	540.94	130.58	96	222.59	134.68	88	905.99	143.18	97			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.03	1.58	16	0.80	0.83	47	0.86	0.90	47	0.93	0.98	44			
Allowance for loan and lease losses / Total loans and leases	1.03	1.55	17	0.79	0.81	49	0.86	0.89	47	0.93	0.96	45			
Allowance for loan and lease losses / Net loans and leases losses (X)	19.30	11.58	80	49.06	8.03	96	14.78	7.54	85	73.56	8.39	97			
Allowance for loan and lease losses / Nonaccrual assets	228.76	299.17	48	301.07	218.72	80	550.41	214.03	90	318.84	178.03	85			
ALLL / 90+ days past due + nonaccrual loans and leases	242.41	244.34	60	301.07	151.73	88	538.87	160.51	93	318.53	136.22	91			
Gross loan and lease losses / Average loans and leases	0.08	0.34	13	0.05	0.28	11	0.10	0.30	26	0.08	0.33	13			
Recoveries / Average loans and leases	0.02	0.07	20	0.03	0.08	25	0.04	0.09	27	0.07	0.09	41			
Net losses / Average loans and leases	0.06	0.27	19	0.02	0.21	11	0.07	0.22	27	0.01	0.24	10			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0.01	0	87	0	0	39	0	0	37			
Recoveries / Prior year-end losses	64.76	33.98	87	34.73	36.22	57	55.32	41.30	76	67.16	33.49	89			
Earnings coverage of net loan and lease losses (X)	50.45	22.91	87	182.08	24.40	93	51.61	21.75	88	246.36	19.67	97			

Net Loan and Lease Losses By Type

Real estate loans	0	0.04	27	0	0.01	28	-0.02	0.02	17	-0.04	0.02	6			
Real estate loans secured by 1-4 family	0	0.01	35	0.01	0.01	57	0.01	0.01	48	-0.31	0.03	1			
Revolving	-0.04	0.01	21	-0.04	0.02	16	-0.38	0.03	6	0.28	0.09	86			
Closed-end	0	0	48	0.01	0	66	0.04	0.01	78	-0.45	0.02	1			
Commercial real estate loans	0	0.07	26	-0.01	0.01	17	-0.03	0.01	13	-0.02	0.01	14			
Construction and land development	0	0	43	0	-0.01	76	-0.07	-0.03	24	-0.08	-0.02	19			
1-4 family	0	0	59	0	0	55	0	-0.01	41	0	0	62			
Other	0	0	35	0	-0.01	78	-0.07	-0.02	16	-0.08	-0.01	15			
Multifamily	0	0	58	0	0	56	0	0	58	0	-0.01	60			
Nonfarm nonresidential	0.01	0.11	25	-0.01	0.02	14	-0.02	0.02	14	-0.01	0.03	18			
Owner-occupied	0	0.02	38	-0.01	0.01	10	-0.01	0.01	16	-0.02	0.01	3			
Other	0.01	0.08	36	0	0.01	23	-0.01	0.01	14	0.01	0.01	62			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47			
Commercial and industrial loans	0.19	0.47	30	0.07	0.37	16	0.29	0.31	58	0.13	0.39	32			
Loans to individuals		1.13		0.93	1.17	50	0.52	1.16	31	0.11	1.25	6			
Credit card loans		2.92			3.11			2.92		0	2.92	6			
Agricultural loans	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.15	14	0	0.15	13	0	0.14	20	0	0.15	8			

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	11,177	14,478	16,557	10,142	
90+ days past due loans and leases	0	0	594	43	
Nonaccrual loans and leases	115,074	55,733	27,746	43,925	
Total past due and nonaccrual loans and leases	126,251	70,211	44,897	54,110	
Restructured 30–89 days past due	0	0	133	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	28,380	10,597	8,036	10,079	
Total restructured loans and leases	28,380	10,597	8,169	10,079	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	43,755	34,308	43,781	42,429	
Other real estate owned	1,436	13,850	17,924	28,540	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	6,870	0	0	0	
Total other assets past due and nonaccrual	6,870	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Loans and Leases															
30–89 days past due loans and leases	0.04	0.39	3	0.07	0.43	6	0.09	0.44	10	0.07	0.47	8			
90+ days past due loans and leases	0	0.12	9	0	0.15	8	0	0.17	19	0	0.20	12			
Nonaccrual loans and leases	0.43	0.66	33	0.26	0.51	20	0.16	0.54	10	0.29	0.63	16			
90+ days past due and nonaccrual loans and leases	0.43	0.85	23	0.26	0.71	12	0.16	0.75	5	0.29	0.88	10			
30–89 days past due restructured	0	0.01	16	0	0.01	13	0	0.02	31	0	0.02	13			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25			
Nonaccrual restructured	0.10	0.13	50	0.05	0.14	32	0.05	0.16	21	0.07	0.20	24			
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.04	0.40	3	0.07	0.43	6	0.09	0.44	10	0.07	0.47	8			
90+ days past due assets	0	0.12	8	0	0.15	6	0	0.18	17	0	0.20	11			
Nonaccrual assets	0.45	0.67	37	0.26	0.53	20	0.16	0.57	9	0.29	0.64	16			
30+ days past due and nonaccrual assets	0.49	1.29	10	0.33	1.19	6	0.25	1.26	4	0.36	1.39	5			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.33	0.52	34	0.21	0.44	18	0.12	0.48	10	0.22	0.54	16			
90+ days past due and nonaccrual assets + other real estate owned	0.34	0.55	32	0.26	0.48	22	0.20	0.52	13	0.36	0.59	24			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.44	0.60	34	0.39	0.53	34	0.39	0.60	29	0.57	0.72	34			
Allowance for loan and lease losses	57.45	66.66	44	61.91	115.41	25	58.66	118.28	21	82.04	129.01	28			
Equity capital + allowance for loan and lease losses	4.34	4.97	44	3.26	4.28	40	3.24	4.79	35	4.85	5.78	43			
Tier 1 capital + allowance for loan and lease losses	4.66	6.05	38	3.53	5.65	29	3.47	6.16	27	5.33	7.35	33			
Loans and leases + other real estate owned	0.59	0.97	27	0.49	0.85	24	0.51	0.96	21	0.76	1.15	27			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.08	0.39	14	0.13	0.38	16	0.15	0.42	17	0.10	0.44	11			
90+ days past due	0	0.16	14	0	0.16	13	0.01	0.22	29	0	0.26	10			
Nonaccrual	0.68	0.76	53	0.28	0.46	36	0.13	0.57	12	0.28	0.69	21			
Commercial and industrial															
30–89 days past due	0.01	0.23	6	0	0.31	7	0.01	0.30	7	0.03	0.32	14			
90+ days past due	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	29			
Nonaccrual	0.34	0.75	27	0.46	0.83	33	0.35	0.76	32	0.55	0.93	37			
Individuals															
30–89 days past due	0.77	0.83	53	0	0.83	5	0	0.84	5	1.76	0.97	84			
90+ days past due	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
Nonaccrual	1.29	0.28	91	0	0.17	11	1.68	0.23	94	0.49	0.24	80			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0.05				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
Nonaccrual	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0	0.18	15	0	0.20	14	0.05	0.17	43	0.01	0.20	34			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
Nonaccrual	0.07	0.15	56	0	0.13	15	0	0.14	17	0	0.10	37			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda															
1-4 family	30-89 days past due	0.43	0.65	40	0.42	0.67	34	0.83	0.71	64	1.88	0.74	92		
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12		
	Nonaccrual	0.47	0.89	28	0.26	0.73	15	0.99	0.86	65	1.91	0.97	84		
Revolving	30-89 days past due	0	0.48	5	0.15	0.45	19	0	0.50	5	2.05	0.61	93		
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22		
	Nonaccrual	0.01	1.13	11	0.67	1	51	4.90	1.17	91	4.28	1.17	88		
Closed-end	30-89 days past due	0.49	0.65	48	0.44	0.70	38	0.90	0.75	67	1.84	0.79	88		
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13		
	Nonaccrual	0.53	0.87	36	0.22	0.70	15	0.70	0.84	47	1.35	0.96	69		
Junior lien	30-89 days past due	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8		
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22		
	Nonaccrual	0	0.04	6	0.02	0.04	39	0	0.06	6	0	0.07	8		
Commercial real estate	30-89 days past due	0	0.26	4	0.06	0.18	29	0.05	0.17	19	0	0.18	6		
	90+ days past due	0	0.02	23	0	0.03	19	0.01	0.03	53	0	0.04	16		
	Nonaccrual	0.73	0.62	64	0.28	0.23	67	0.01	0.28	10	0.18	0.34	35		
Construction and development	30-89 days past due	0	0.28	11	0	0.28	12	0	0.21	10	0	0.23	11		
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26		
	Nonaccrual	0.08	0.41	42	0.11	0.20	55	0.02	0.19	34	0.37	0.24	76		
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25		
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40		
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28		
Other	30-89 days past due	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14		
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29		
	Nonaccrual	0.08	0.35	49	0.11	0.17	63	0.02	0.15	41	0.37	0.18	82		
Multifamily	30-89 days past due	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21		
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36		
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16		
Nonfarm non-residential	30-89 days past due	0	0.23	6	0.07	0.14	35	0.07	0.17	27	0	0.17	6		
	90+ days past due	0	0.02	26	0	0.03	22	0.01	0.03	58	0	0.04	20		
	Nonaccrual	0.97	0.80	63	0.34	0.28	66	0	0.30	5	0.14	0.38	28		
Owner Occupied	30-89 days past due	0	0.07	8	0.01	0.07	19	0.07	0.09	46	0	0.07	8		
	90+ days past due	0	0	33	0	0.01	26	0.01	0.01	69	0	0.02	23		
	Nonaccrual	0.47	0.27	75	0.06	0.16	30	0	0.17	6	0.03	0.21	20		
Other	30-89 days past due	0	0.14	11	0.07	0.07	60	0	0.07	8	0	0.09	11		
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25		
	Nonaccrual	0.50	0.44	61	0.27	0.10	85	0	0.13	7	0.10	0.14	51		
Farmland	30-89 days past due	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22		
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38		
	Nonaccrual	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21		
Credit card	30-89 days past due		0.95			1.19			1.22		6.94	1.08	97		
	90+ days past due		0.63			0.78			0.73		0	0.75	9		
	Nonaccrual		0.05			0.11			0.09		21.53	0.08	98		

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,319,798	1,311,423	1,364,651	1,384,377	
Retained earnings	2,053,832	1,680,317	1,282,705	848,466	
Accumulated other comprehensive income (AOCI)	92,257	25,008	-33,622	-3,145	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	3,465,887	3,016,748	2,613,734	2,229,698	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	296,913	297,850	297,537	297,058	
Accumulated other comprehensive income-related adjustments	91,788	21,379	-47,055	-9,496	
Other deductions from common equity tier 1 capital	469	3,629	13,432	7,786	
Subtotal:	3,076,717	2,693,890	2,349,820	1,934,350	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	3,076,717	2,693,890	2,349,820	1,934,350	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	81,500	81,500	81,500	81,500	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	81,500	81,500	81,500	81,500	
Less: Additional tier 1 capital deductions	0	0	0	2,106	
Additional tier 1 capital	81,500	81,500	81,500	79,394	
Tier 1 Capital	3,158,217	2,775,390	2,431,320	2,013,744	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	172,647	305,732	305,131	301,020	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	282,157	0	0	0	
Allowance for loan and lease losses in tier 2 capital	258,992	176,752	160,905	146,224	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	713,796	482,484	466,036	447,244	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	713,796	482,484	466,036	447,244	
Exited advanced approach tier 2 capital					
Total capital	3,872,013	3,257,874	2,897,356	2,460,988	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	34,645,901	26,408,103	22,502,727	19,921,961	
Less: Deductions from common equity tier 1 capital	296,912	297,848	297,536	297,058	
Less: Other deductions	-319	-20	392	386	
Total assets for leverage ratio	34,349,308	26,110,275	22,204,799	19,624,517	
Total risk-weighted assets	31,015,354	25,390,142	21,983,976	18,569,608	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	9.92	12.35	11	10.61	12.11	27	10.69	12.09	31	10.42	12.16	26			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	10.18	13.08	3	10.93	12.78	23	11.06	12.85	21	10.84	12.95	17			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	12.48	15.23	6	12.83	14.36	26	13.18	14.45	33	13.25	14.63	33			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	9.19	9.13	52	10.63	9.76	75	10.95	9.71	84	10.26	9.53	75			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	0	0	0	0			
Other insurance activities income	0	0	0	0			
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	176,286	174,046	170,145	167,764		1.29	8.51

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Premium income / Insurance activities revenue		2.84			7.32			4.86			4.64				
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.13	11.03	27	5.91	11.51	30	6.58	10.22	35	7.79	9.84	43			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	440,055	309,743	243,870	198,833	
Real estate loans	163,285	168,958	169,348	131,707	
Commercial and industrial loans	276,770	140,785	74,522	67,126	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities					
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	440,055	309,743	243,870	198,833	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	42.07	-2.40	89	27.01	22.48	76	22.65	7.24	72	816.24	21.19	98			
Total selected assets	42.07	2.04	86	27.01	12.40	80	22.65	3.24	74	816.24	21.86	97			
Deposits		3.46			10.36			5			-0.77				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	160,000	130,000	150,000	70,000		23.08	21.21
Dividends	160,000	130,000	150,000	70,000		23.08	21.21
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	4,000	2,116	27,264		-100.00	-100.00
Dividends	0	4,000	2,116	27,264		-100.00	-100.00
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	160,000	134,000	152,116	97,264		19.40	12.04
Securities gains (losses)	0	0	-1,031	555			
Other operating income	7,504	5,455	5,507	4,462		37.56	44.70
Total operating income	167,504	139,455	156,592	102,281		20.11	13.19
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	7,667	10,283	9,791	8,083		-25.44	69.62
Other expenses	22,670	23,814	23,183	19,669		-4.80	63.71
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	30,337	34,097	32,974	27,752		-11.03	67.90
Income (loss) before taxes	137,479	107,833	122,808	74,529		27.49	5.83
Applicable income taxes (credit)	-4,505	-5,628	-10,436	-5,229			
Extraordinary items				0			
Income before undistributed income of subsidiaries	141,984	113,461	133,244	79,758		25.14	4.56
Equity in undistributed income of subsidiaries	364,657	385,710	302,544	245,734		-5.46	523.80
Bank subsidiaries	364,450	391,974	313,490	272,840		-7.02	437.85
Nonbank subsidiaries	207	-6,264	-10,946	-27,106			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	506,641	499,171	435,788	325,492		1.50	160.83
Memoranda							
Bank net income	524,450	521,974	463,490	342,840		0.47	162.54
Nonbank net income	207	-2,264	-8,830	158			-86.17
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,497,462	95.25	3,066,577	93.66	2,592,022	90.72	2,302,350		14.05	129.50
Common and preferred stock	3,493,480	95.14	3,063,470	93.57	2,589,122	90.62	2,299,589		14.04	129.50
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	3,982	0.11	3,107	0.09	2,900	0.10	2,761		28.16	133.41
Investment in nonbank subsidiaries	49,872	1.36	52,337	1.60	58,924	2.06	69,034		-4.71	907.92
Common and preferred stock	49,872	1.36	52,337	1.60	58,924	2.06	69,034		-4.71	907.92
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			-100.00
Securities	54,925	1.50	59,890	1.83	66,278	2.32	34,698		-8.29	8.75
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	55,397	1.51	75,815	2.32	115,652	4.05	56,546		-26.93	637.05
Cash and due from unrelated depository institution	70	0	70	0	69	0	8		0.00	-36.94
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	14,084	0.38	19,381	0.59	24,306	0.85	21,617		-27.33	-52.65
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	3,671,810	100.00	3,274,070	100.00	2,857,251	100.00	2,484,253		12.15	122.21
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	172,647	4.70	167,634	5.12	150,319	5.26	158,696		2.99	
Other liabilities	6,445	0.18	14,557	0.44	31,612	1.11	27,265		-55.73	178.40
Balance due to subsidiaries and related institutions	79,224	2.16	75,131	2.29	61,587	2.16	68,594		5.45	35.21
Total liabilities	258,316	7.04	257,322	7.86	243,518	8.52	254,555		0.39	324.12
Equity Capital	3,413,494	92.96	3,016,748	92.14	2,613,733	91.48	2,229,698		13.15	114.48
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0			
Common stock	10	0	10	0	10	0	10		0.00	0.00
Common surplus	1,390,923	37.88	1,374,141	41.97	1,417,724	49.62	1,424,540		1.22	6.45
Retained earnings	2,001,439	54.51	1,680,317	51.32	1,282,705	44.89	848,466		19.11	662.05
Accumulated other comprehensive income	92,257	2.51	25,008	0.76	-33,623	-1.18	-3,145		268.91	314.45
Other equity capital components	-71,135	-1.94	-62,728	-1.92	-53,083	-1.86	-40,173			
Total liabilities and equity capital	3,671,810	100.00	3,274,070	100.00	2,857,251	100.00	2,484,253		12.15	122.21
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	78,868	2.15	74,366	2.27	61,057	2.14	68,297		6.05	35.12
Notes payable to subsidiaries that issued TPS	81,500	2.22	81,500	2.49	81,500	2.85	81,500		0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	357	0.01	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	16.08	7.29	94	17.63	9.68	95	18.08	10.40	96	15.66	7.61	96			
Bank net income / Average equity investment in banks	16.34	7.45	94	18.43	10.51	91	18.96	11.19	92	15.92	8.74	89			
Nonbank net income / Average equity investment in nonbanks	0.41	9.75	22	-3.96	7.89	9	-13.65	7.10	4	0.40	4.73	29			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	103.52	88.16	55	104.57	82.22	64	106.36	82.56	75	105.33	80.64	67			
Nonbank net income / Parent net income	0.04	3.59	32		5.93			3.78		0.05	7.76	25			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	7.57	20.06	27	8.53	20.43	36	9.32	20.88	42	11.42	19.94	49			
Total debt / Equity capital	5.06	14.41	34	5.56	14.31	44	5.75	14.69	47	7.12	13.95	49			
Total debt + notes payable to subs that issued TPS / Equity capital	7.45	16.67	29	8.26	16.36	44	8.87	17.10	46	10.77	16.10	52			
Total debt + Loans guaranteed for affiliate / Equity capital	5.06	14.68	33	5.56	14.56	43	5.75	15.14	46	7.12	14.35	49			
Total debt / Equity capital – excess over fair value	5.06	14.52	34	5.56	14.51	44	5.75	14.81	47	7.12	14.10	49			
Long-term debt / Equity capital	5.06	13.56	35	5.56	13.04	45	5.75	13.37	47	7.12	12.69	49			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0.01	0.06	84	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	31.47	34.67	44	42.59	28.44	63	41.70	28.63	65	42.11	26.93	68			
Double Leverage															
Equity investment in subs / Equity capital	103.80	102.81	58	103.28	103.22	54	101.31	103.10	46	106.23	102.10	69			
Total investment in subs / Equity capital	103.92	110.16	44	103.39	111.07	39	101.42	112.48	32	106.35	111.30	52			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.26	0.47	46	0.20	0.36	47	0.08	0.35	41	0.43	0.52	56			
Equity investment in subs – equity cap / Net income-div (X)	0.32	1.82	13	0.22	1.22	17	0.08	1.22	8	0.43	2.64	14			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	132.93	136.59	57	173.18	177.68	56	506.54	162.34	96	387.40	141.81	98			
Cash from ops + noncash items + op expense / Op expense + dividend	139.24	147.24	56	187.65	190.27	54	486.23	174.91	96	448.37	148.20	97			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	86.68	134.08	19	56.71	116.34	11	279.44	103.19	96	262.67	92.33	94			
Pretax operating income + interest expense / Interest expense	1,893.13	2,016.32	72	1,148.65	1,968.54	44	1,354.29	2,898.75	58	1,022.05	1,909.25	57			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,394.89	1,539.23	67	841.32	1,632.83	36	987.98	1,369.37	50	759.32	1,547.94	40			
Dividends + interest from subsidiaries / Interest expense + dividends	146.92	150.43	57	217.49	210.80	60	1,553.63	188.90	99	1,203.32	172.51	99			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)	1,419.16	35.64	96		57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.27	3.85	48	2.69	2.64	59	4.28	2.61	67	1.58	3.24	45			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.87	2.66	75	0.80	5.62	68	0.90	5.50	68	1.08	5.68	66			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	71.30	81.10	52	45.24	57.84	44	0	57.26	2	0	68.72	3			
Dividends declared / Net income	19.98	42.29	20	10.28	33.08	13	0	27.33	5	0	31.29	5			
Net income – dividends / Average equity.....	12.86	4.14	93	15.82	6.46	96	18.08	7.33	97	15.66	5.03	98			
Percent of Dividends Paid															
Dividends from bank subsidiaries	158.04	132.17	63	253.26	178.13	74		157.73			130.71				
Dividends from nonbank subsidiaries	0	3.41	23	7.79	7.53	75		7.13			12.57				
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42		16.86			18.99				
Dividends from all subsidiaries	158.04	174.85	55	261.06	260.40	67		215.26			196.35				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	30.51	60.28	25	24.91	66.55	16	32.36	60.71	22	20.42	59	19			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	30.51	62.88	22	24.91	69.36	15	32.36	63.43	20	20.42	62.82	18			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	56.39	15		82.95			51.40		17,255.70	102.35	98			
Interest income from nonbank subsidiaries.....	0	7.38	32		20.25			18.56		0	8.11	24			
Management and service fees from nonbank subsidiaries	0	0.86	39		1.92			2.96		0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46		1.06			0.15		0	0.81	43			
Operating income from nonbank subsidiaries	0	79.84	8		150.41			99.33		17,255.70	165.35	98			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	95.52	69.76	55	93.22	67.32	49	95.79	65.18	62	68.44	59.17	40			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	95.52	82.20	39	93.22	78.80	35	95.79	74.20	44	68.44	69.23	32			
Dividends from nonbank subsidiaries	0	1.95	23	2.87	2.65	74	1.35	2.57	71	26.66	2.65	93			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	0	4.70	16	2.87	7.29	66	1.35	7.64	61	26.66	9.99	83			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt	45.68	27.08	73	44.36	28.33	73	40.62	26.53	72	43.04	39.18	73			